

Information to identify the case:

Debtor 1 **Omar Garza Sr**
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2029**

EIN --_-----

Debtor 2 **Maria Elena Garza**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9429**

EIN --_-----

United States Bankruptcy Court **Northern District of Texas**

Case number: **20-32546-mvl7**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Omar Garza Sr
 fdba Action Constructors LLC

Maria Elena Garza

1/11/21

By the court: Michelle V. Larson
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Texas

In re:
Omar Garza, Sr
Maria Elena Garza
Debtors

Case No. 20-32546-mvl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-3
Date Rcvd: Jan 12, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Omar Garza, Sr, Maria Elena Garza, 621 N Ravinia Dr, Dallas, TX 75211-2508
19174987	+ ATandT Mobility Bankruptcy Dept, 2612 N Roan St, Johnson City TN 37601-1708
19174988	Attorney General State of Texas, Collections Div Bankruptcy, PO Box 12017 OAG CSC MC 38, Austin TX 78711 2017
19174989	+ Bass Pro Capital One, PO Box 71083, Charlotte NC 28272-1083
19174991	Cabelas Visa, PO Box 82575, Lincoln NE 68501 2575
19174994	+ Capital One Auto Finance, 1680 Capital One Dr, McLean VA 22102-3407
19174995	Capital One Auto Finance Inquiries, PO Box 260848, Plano TX 75026 0848
19174998	+ Commercial Metals Company, co Blenden Roth Law Firm, 2217 Harwood Rd, Bedford TX 76021-3607
19174999	Conn's Credit Co Bankruptcy, 3295 College Street, Beaumont TX 77701 4611
19175000	+ Contractors Building Supply Co LLC, co Stibbs and Co PC, 819 Crossbridge Dr, Spring TX 77373-3501
19175010	+ DSNB Bankruptcy, PO Box 8053, Mason OH 45040-8053
19175024	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macys Bankruptcy Dept, PO Box 8053, Mason OH 45040
19175005	+ Dallas Hospitalists PA, PO Box 468, Shannon AL 35142-0468
19175006	+ Department Stores National Bank, co Moss Law Firm PC, PO Box 3340, Lubbock TX 79452-3340
19175007	+ Digestive Health Assoc of Texas, PO Box 734221, Dallas TX 75373-4221
19175008	+ Digitech Computer Inc, 480 Bedford Rd Bldg 600 2nd Floor, Chappaqua NY 10514-1715
19175013	+ FMS Inc, 4915 S Union Ave, Tulsa OK 74107-7839
19175015	+ HD Supply, co Barnett and Garcia, 3821 Juniper Trace Suite 108, Austin TX 78738-5514
19175016	+ HRRG, PO Box 8486, Coral Springs FL 33075-8486
19175017	+ IL D and A Services LLC, 1400 E Touhy Ave Suite G2, DesPlaines IL 60018-3338
19175019	+ Kimberly Miller, 2825 N Hwy 360, Apt 818, Grand Prairie TX 75050-7854
19175020	+ Labcorp Attn Special Operations, 1250 Chapel Hill Rd, Burlington NC 27215-7141
19175021	Laboratory Physicians Associates, PO Box 740968, Dallas TX 75374 0968
19175025	+ Methodist Health System, 1441 N Beckley Ave, Dallas TX 75203-1201
19175026	+ Metroplex Care Group, 700 N Pearl St Suite N510, Dallas TX 75201-2863
19175027	+ Midland Funding Bankruptcy Department, Midland Credit Management Inc, PO Box 2011, Warren MI 48090-2011
19175028	+ Monarch Recovery Management Inc, 3260 Tillman Dr Suite 75, Bensalem PA 19020-2059
19175029	Navient Correspondence, PO Box 9500, WilkesBarre PA 18773 9500
19175030	+ PHH Mortgage, PO Box 5452, Mt Laurel NJ 08054-5452
19175032	Radiology Associates of North Texas, PO Box 1723, Indianapolis IN 46206 1723
19175033	+ Radius Global Solutions, 7831 Glenroy Rd Ste 250 A, Minneapolis MN 55439-3117
19175034	+ Regional Finance, 4448 W Jefferson Blvd Suite 316, Dallas T X 75211-4614
19260909	+ TD Auto Finance LLC, c/o Wilcox Law, PLLC, P.O. Box 201849, Arlington, TX 76006-1849
19175038	+ Tax Solutions, 3100 W Northwest Hwy Suite A, Dallas TX 75220-5943
19175041	+ Texas Physicians Resources, PO Box 3495, Toledo OH 43607-0495
19175040	+ Texas Physicians Resources, PO Box 8776, Ft Worth TX 76124-0776
19175043	+ Top Care Medical Group, 122 W John Carpenter Fwy Suite 420, Irving TX 75039-2014
19175048	US Attorney General, Department of Justice, Main Justice Building, 10th and Constitution Ave NW, Washington DC 20530-0001
19175047	US Attorney General, Department of Justice, 950 Pennsylvania Ave NW, Washington DC 20530-0001
19175044	+ United Collection Bureau, 5620 Southwyck Blvd Suite 206, Toledo OH 43614-1501
19175045	+ United ISD, co Flores Flores and Canales PLLC, 5517 McPherson Rd Suite 14, Laredo TX 78041-6687
19175046	+ United States Attorney, 1100 Commerce, Suite 300, Dallas, TX 75242-0397
19175049	+ Veterans Administration, 1400 N Valley Mills Dr, Waco, TX 76710-4432
19175050	+ Webb County and Road Bridge, co Law Office of Javier Montemayor Jr PC, 1020 Juarez Ave, Laredo TX 78040-4953

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19175052 + Wilson Resort Finance LLC, 8505 W Irlo Bronson Mem Hwy, Kissimmee FL 34747-8217

TOTAL: 45

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDJSHERMAN.COM	Jan 13 2021 02:58:00	Daniel J. Sherman, 509 N. Montclair, Dallas, TX 75208-5450
cr	+ EDI: AISACG.COM	Jan 13 2021 02:58:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jan 13 2021 02:58:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ EDI: RMSC.COM	Jan 13 2021 02:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
19174986	EDI: ARSN.COM	Jan 13 2021 02:58:00	ARS National Services Inc, PO Box 463023, Escondido CA 92046 3023
19174990	+ EDI: CITICORP.COM	Jan 13 2021 02:58:00	Best Buy, PO Box 790441, St Louis MO 63179-0441
19174992	+ EDI: CAPIO.COM	Jan 13 2021 02:58:00	Capio Partners, 2222 Texoma Pkwy Suite 150, Sherman TX 75090-2481
19174993	EDI: CAPITALONE.COM	Jan 13 2021 02:58:00	Capital One Bankruptcy, PO Box 30285, Salt Lake City UT 84130 0285
19216702	+ EDI: AISACG.COM	Jan 13 2021 02:58:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
19174997	+ Email/Text: secbankruptcy@dallascityhall.com	Jan 12 2021 22:39:00	City of Dallas EAS, 1500 Marilla St Room 2DS, Dallas TX 75201-6390
19175001	+ Email/Text: bankruptcy@credencerm.com	Jan 12 2021 22:42:00	Credence Resource Management LLC, 17000 Dallas Pkwy Suite 204, Dallas TX 75248-1940
19175002	+ Email/Text: clientservices@credit-control.com	Jan 12 2021 22:40:00	Credit Control LLC, 5757 Phantom Dr Suite 330, Hazelwood MO 63042-2429
19175003	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 13 2021 00:18:54	Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
19175004	+ Email/Text: CSIBKR@CREDITSYSTEMSINTL.COM	Jan 12 2021 22:42:00	Credit Systems International Inc, PO Box 1088, Arlington TX 76004-1088
19175009	EDI: DIRECTV.COM	Jan 13 2021 02:58:00	Direct TV Bankruptcy Dept, PO Box 6550, Greenwood Village CO 80155
19175011	+ Email/Text: bknotice@ercbpo.com	Jan 12 2021 22:40:00	Enhanced Recovery Company LLC, PO Box 57547, Jacksonville FL 32241-7547
19175012	+ EDI: BLUESTEM	Jan 13 2021 02:58:00	Fingerhut, PO Box 1250, St Cloud MN 56395-1250
19175014	Email/Text: GCSBankruptcy@gcserv.com	Jan 12 2021 22:38:00	GC Services LP, PO Box 857, Oaks PA 19456
19175018	EDI: IRS.COM	Jan 13 2021 02:58:00	IRS CIO, PO Box 7346, Philadelphia PA 19101 7346
19174996	EDI: JPMORGANCHASE	Jan 13 2021 02:58:00	Chase Bank Bankruptcy, PO Box 15298, Wilmington DE 19850
19175023	+ Email/PDF: resurgentbknottifications@resurgent.com	Jan 13 2021 00:20:36	LVNV Funding, PO Box 10497, Greenville SC 29603-0497
19175022	+ EDI: RMSC.COM		

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		Jan 13 2021 02:58:00	Lowes Synchrony Bankruptcy, PO Box 965060, Orlando FL 32896-5060
19175031	Email/Text: info@plazaservicesllc.com	Jan 12 2021 22:38:00	Plaza Services, 110 Hammond Dr Suite 100, Atlanta GA 30328
19175835	+ EDI: PRA.COM	Jan 13 2021 02:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
19175035	Email/Text: pacer@cpa.state.tx.us	Jan 12 2021 22:41:00	State Comptroller of Public Accounts, 111 E 17th St, Austin, TX 78774-0100
19175036	Email/Text: bankruptcymortgage@suntrust.com	Jan 12 2021 22:39:00	Suntrust Bank, PO Box 305053, Nashville TN 37230 5053
19175037	+ EDI: RMSC.COM	Jan 13 2021 02:58:00	Synchrony Bankruptcy, PO Box 965060, Orlando FL 32896-5060
19175039	+ EDI: LCITDAUTO	Jan 13 2021 02:58:00	TD Auto Finance, PO Box 100295, Columbia SC 29202-3295
19175042	+ Email/Text: ridpacer@twc.state.tx.us	Jan 12 2021 22:41:00	Texas Workforce Commission, TEC Bldg, Tax Dept, Austin, TX 78778-0001
19175051	+ Email/Text: ustpreion06.da.ecf@usdoj.gov	Jan 12 2021 22:40:00	William T Neary US Trustee, 1100 Commerce St Room 9C60, Dallas TX 75242-1001

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:

Name	Email Address
Daniel J. Sherman	djsherman@syllp.com csherman@ecf.axosfs.com
Mark S. Rubin	on behalf of Joint Debtor Maria Elena Garza bankruptcy2@rubin-owens.com Notices.Bankruptcy@rubin-owens.com
Mark S. Rubin	on behalf of Debtor Omar Garza Sr bankruptcy2@rubin-owens.com, Notices.Bankruptcy@rubin-owens.com
Stephen Wilcox	on behalf of Creditor TD Auto Finance LLC kraudry@wilcoxlaw.net swilcoxndtx@basselwilcox.com;krw77@sbcglobal.net;kraudry@ecf.inforuptcy.com
United States Trustee	

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